

## **REMARKS**

### **Overview**

Claims 1-65 are pending in this application. Claims 29, 31-51, 59-63, and 65 were withdrawn without traverse and claims 1-28, 30, 52-58, and 64 were elected in response to the Election/Restriction requirement. The elected claims 1-28, 30, 52-58, and 64 have been rejected. Claims 1, 23-26, 52, 55 and 58 have been amended. This response addresses each of the Examiner's remaining concerns with the application, and places the remaining claims in proper form for immediate allowance. Applicant therefore respectfully requests reconsideration and passage to issuance.

### **Claim Objections**

Claims 1, 24-26, and 52-58 are objected to because of informalities identified by the Examiner. With regard to the Examiner's suggested claim language for claims 1, 24-26, and 52-58 the Applicant submits amendments to these claims to include the Examiner's suggested language. Claim 1 now recites "A method . . . the method comprising the steps of." Claim 1 is further amended to recite "business needs with a retirement plan design."

Claim 24 is amended to recite "The method of claim 20 . . . adoption of a plan document." Claim 25 is amended to recite "The method of claim 24 . . . the adoption of the plan document." Claim 26 is amended to recite "The method of claim 25 wherein the plan document is to be adopted and electronically submitted by the plan sponsor." Claim 52 is amended to recite "A Web site system . . ."

### **Claim Rejections - 35 U.S.C. § 112**

Claims 1-3, 20, 23, 26, 30, 55, and 58 have been rejected under 35 U.S.C. § 112, second paragraph as being indefinite for failing to particularly point out and distinctly claim the subject

matter regarded as the invention. The Examiner states that it is unclear whether claims 1-3 and 30 are method claims or system claims. Independent claim 1 comprises steps for designing a group retirement plan, including: providing a Web site hosted by a computer communicating with a network, collecting plan sponsor information through a Web site, analyzing the collected information, and then generating a retirement plan with appropriate rules fitting a particular sponsor's business objectives. These are steps for the method of designing a group retirement plan, rather than listing of system components as the Examiner suggests. If the Examiner wishes to persist with this rejection, further explanation is requested by the Applicant to further respond.

The Examiner has provided preferred claim language for claims 23, 26, 55, and 58. With regard to the Examiner's suggested claim language the Applicant submits amendments to these claims to include the Examiner's preferred language. Claim 23 recites "The method of claim 22 . . . service agreement is to be adopted and electronically submitted by the plan sponsor." Claim 26 recites "The method of claim 25 wherein the plan document is to be adopted and electronically submitted by the plan sponsor." Claim 55 recites "The Web site system of claim 53 . . . electronic document is to be adopted and electronically submitted by the plan sponsor." Claim 58 recites "The Web site system of claim 57 . . . electronic document is to be adopted and electronically submitted by the plan sponsor." In light of the amendments to claims 23, 26, 55, and 58, it is submitted that due to their dependencies, claims 2-27, 30, 53-58, and 64 should also be in condition for allowance.

### **Drawing Objections**

The drawings are objected to under 37 C.F.R. 1.83(b) as incomplete. The Examiner states that corrected drawing sheets are required to avoid abandonment of the application. The Applicant has addressed each of the Examiner's concerns with amendments to the specification.

## **Specification Objections**

The Examiner has objected to the specification because page 7, lines 3 and 5 list "FIG. 6" and "FIG. 7" when they should read "FIGS. 6A-7B" and "FIGS. 7A and 7B." The Applicant has amended the specification to reflect the Examiner's suggested language. The Examiner also noted that drawing FIG. 1 labels elements "20 Web Pages Software," "22 DB," and "26 Back-Office Systems," whereas the specification references these elements as "20 Storage Medium," "22 Storage Medium," and "26 Back-End Office Systems." The Applicant has amended the specification to recite "20 Web pages and Web application software" and "22 storage medium database (DB)." The Applicant respectfully notes that both labeled element in FIG. 1 and the specification identify element 26 as "Back-Office System." Therefore, no amendment to the specification has been made for this element as the specification and drawing describe an identical element. The Examiner has noted that drawing FIG. 2 labels elements "32 Collect Eligibility Information" whereas the specification references this element as "32 Prospect Enters Information." The Applicant has amended the specification to recite "prospect enters eligibility information" to provide the same label of the element that is depicted in drawing FIG. 2. The Examiner also noted that drawing FIG. 3 labels elements "62 Display Business Consequences of Modified Rules" and "70 Gather Contract Information," whereas the specification references these elements as "62 Display Business Consequences of the Change" and "70 Building Plan Contract." Applicant has amended the specification to "62 display business consequences of the modified plan rules" and "70 building the plan contract by gathering contract information." Further, the Examiner notes that drawing FIG. 5 labels element "88 Collect Business Driver Information for Investments," whereas the specification labels this element as "88 collected

business driver selected information." The Applicant has amended the specification to recite "88 business driver information collected for investments."

Additionally, the Examiner noted that there is no drawing FIG. 7. The specification has therefore been amended to replace each label of "FIG. 7" with the proper labeling of "FIGS. 7A and 7B." The Examiner also noted that FIG. 7A labels "Employee Eligibility," whereas the specification references "participant eligibility." Applicant has amended the specification at page 12, line 20 to recite "employee eligibility and contributions" in order to harmonize the plan description with the figure labeling as suggested by the Examiner. The Examiner also requested that elements 52, 54, and 56 be included in FIGS. 7A and 7B and that the rows be labeled. Elements 52, 54, and 56 are described on page 12, lines 22-25 with the same language as the columns in FIGS. 7A and 7B. Element 52 is the column labeled "characteristics driving the need for a retirement plan," element 54 is the column labeled "employer contribution plan provisions," and element 56 is the column labeled "employee eligibility provisions." Rows 1 and 6 of FIGS. 7A and 7B are described in the specification on page 13, lines 1 and 6. The description leads readers to the first and sixth row of FIGS. 7A and 7B, therefore not requiring an additional numerical label of the row.

The Examiner also provided suggested changes to the specification on page 8, line 20 to recite "steps 28 and 30," page 10, line 17 to recite "steps 42 and 44," and page 15, line 7 to recite "steps 85 and 86." The Examiner also noted that page 10 lines 1 and 11 recite "FIG. 6," when proper labeling requires "FIGS. 6A-6C." Additionally, on page 10, line 2 the Examiner suggests adding "(referring to FIG. 2)" after "step 34," and line 16 should also have "(referring to FIG. 2)" inserted after "above" and before "a determination is made at." The Examiner further suggests that page 12, line 20 should begin with "FIGS. 7A and 7B," and page 17, line 19 should

have "(see FIG. 1)" inserted after "Web browser 18." The Applicant has made each of these amendments to the specification to comply with the Examiner's suggested language.

The Examiner suggests writing the acronyms LAN, WAN, and HTML on pages 8 and 17 as "Local Area Network (LAN)," "Wide Area Network (WAN)," and "Hypertext Mark-Up Language (HTML)." The Applicant has made these amendments to the specification to comply with the Examiner's requested spelling of the acronyms.

The Examiner is thanked for pointing out each of these informalities in the patent claims and specifications. In light of the amendments to the specification in addition to the amendments to the claims described above, the patent application should be in condition for allowance.

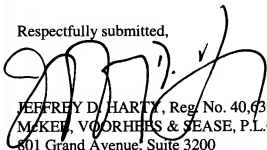
## **Conclusion**

It is respectfully submitted that all pending claims are in proper form for immediate allowance. The Examiner is invited to telephone the underlying attorney in order to reach mutual agreement as to claim limitation, should these amendments not place all claims in proper form for immediate allowance. In addition, if the Examiner rejects any of the claims based on prior art, it would be asked that such a rejection be non-final.

No fees or extensions of time are believed to be due in connection with this amendment; however, consider this a request for any extension inadvertently omitted, and charge any additional fees to Deposit Account No. 26-0084.

Reconsideration and allowance is respectfully requested.

Respectfully submitted,

A large, stylized handwritten signature in black ink, appearing to read 'J. Harty', is written over the typed name and firm name.

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